

Debtor 1 DENNIS F. KLEPSKY

Debtor 2 GWENDOLYN M. KLEPSKY
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 13-20899GLT

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: BARCLAYS BANK PLC Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account 0 1 5 5

Property Address: 406 ELEANOR AVE
SCOTTDALE PA 15683

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>12,627.72</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>12,627.72</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>12,627.72</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment \$ \$609.41

The next postpetition payment is due on 5 / 1 / 2018
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 06/18/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **DENNIS F. KLEPSKY**
Name

Case number (if known) **13-20899GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
02/24/2015	0934142	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	70.77
03/26/2015	0938271	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	260.04
04/24/2015	0942433	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	260.04
05/26/2015	0946499	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	260.04
06/23/2015	0950397	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	260.04
07/28/2015	0954534	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	268.26
08/26/2015	0958542	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	268.26
09/28/2015	0962423	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	249.46
10/26/2015	0966488	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	249.46
11/04/2015	0966488	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	CANCELLED CHECK TO CREDITOR/PRINC	-249.46
11/24/2015	0967411	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	503.62
12/22/2015	0971520	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	254.16
01/26/2016	0975505	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	275.51
02/24/2016	0979515	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	590.30
03/28/2016	0983451	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	590.30
04/22/2016	0987775	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	590.30
05/24/2016	0991700	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	595.00
06/27/2016	1000427	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	595.00
07/26/2016	1004424	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	595.00
08/26/2016	1008390	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	595.00
09/27/2016	1012420	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	595.00
10/26/2016	1016339	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	595.00
11/21/2016	1019764	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	584.43
12/21/2016	1023021	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	584.43
01/27/2017	1026403	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	584.43
02/24/2017	1029897	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	587.96
03/28/2017	1033269	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	587.96
04/21/2017	1036659	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	587.96
05/25/2017	1039908	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	584.43
06/27/2017	1043254	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	255.02
				<u>12,627.72</u>

MORTGAGE REGULAR PAYMENT (Part 3)

05/23/2013	0847602	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	593.44
06/25/2013	0851823	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	595.39
07/25/2013	0856014	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	595.00
08/27/2013	0860179	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	484.06
09/26/2013	0864294	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	515.95
10/25/2013	0868393	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	535.03
11/22/2013	0872412	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	550.48
12/23/2013	0876439	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	526.49
01/28/2014	0880618	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	519.85
02/25/2014	0884640	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	523.50
03/25/2014	0888692	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	526.22
04/25/2014	0892878	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	555.01
05/28/2014	0896923	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	590.20
06/25/2014	0900998	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	617.78
07/24/2014	0905089	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	637.14
08/26/2014	0909142	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	649.39
09/29/2014	0913328	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	655.73
10/29/2014	0917283	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	657.13
11/24/2014	0921986	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	655.87
12/22/2014	0926003	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	648.84
01/27/2015	0930129	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	639.48
02/24/2015	0934142	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	604.50
03/26/2015	0938271	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	536.52
04/24/2015	0942433	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	536.52
05/26/2015	0946499	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	536.52
06/23/2015	0950397	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	536.52
07/28/2015	0954534	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	536.52
08/26/2015	0958542	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	536.52
09/28/2015	0962423	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	536.52
10/26/2015	0966488	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	AMOUNTS DISBURSED TO CREDITOR	536.52

Debtor 1 **DENNIS F. KLEPSKY**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE REGULAR PAYMENT (Part 3) Continued...				
11/04/2015	0966488	VOLT 2012-NPL1 ASSET HOLDINGS TRUS	CANCELLED CHECK TO CREDITOR/CONT	-536.52
11/24/2015	0967411	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	1,073.04
12/22/2015	0971520	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
01/26/2016	0975505	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
02/24/2016	0979515	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
03/28/2016	0983451	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
04/22/2016	0987775	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
05/24/2016	0991700	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
06/27/2016	1000427	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
07/26/2016	1004424	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
08/26/2016	1008390	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
09/27/2016	1012420	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
10/26/2016	1016339	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
11/21/2016	1019764	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
12/21/2016	1023021	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
01/27/2017	1026403	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
02/24/2017	1029897	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
03/28/2017	1033269	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
04/21/2017	1036659	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
05/25/2017	1039908	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
06/27/2017	1043254	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
07/25/2017	1046607	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
08/25/2017	1049920	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
09/26/2017	1053256	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
10/25/2017	1056634	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
11/21/2017	1059971	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
12/21/2017	1063189	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
01/25/2018	1066595	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
02/23/2018	1069828	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	536.52
03/28/2018	1072992	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	1,073.04
04/24/2018	1076221	BARCLAYS BANK PLC	AMOUNTS DISBURSED TO CREDITOR	559.03
				<u>33,823.27</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

DENNIS F. KLEPSKY
GWENDOLYN M. KLEPSKY
406 ELEANOR AVENUE
SCOTTDALE, PA 15683

DANIEL R WHITE ESQ
ZEBLEY MEHALOV & WHITE PC
POB 2123*
UNIONTOWN, PA 15401

BARCLAYS BANK PLC
C/O SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI, OH 45274-0039

SHELLPOINT MORTGAGE SERVICING
PO BOX 10826
GREENVILLE, SC 29603-0826

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

6/18/18

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee